



2164/7

IN THE UNITED STATES DEPARTMENT OF COMMERCE,
PATENT AND TRADEMARK OFFICE

Applicant: Gordon Cotter Cunningham
Serial No.: 09/323,715
Filing Date: June 1, 1999
Group Art Unit: 2164
For: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM
Attorney Docket: BLO1134-009B

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: June 13, 2003

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Kim B. Powers
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§ 1.97-1.98

The following is submitted in accordance with 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b). The following list of art is already of record and fully discussed in the parent case, Serial No. 08/635,334, filed April 19, 1996, and therefore, copies are not attached.

The references and information are listed below and on attached form PTO-1449.

06/18/2003 MAMHED1 00000051 09323715

01 FC:1006

180.00 DP

U.S. PATENTS

U.S. Patent No.

Inventor(s)

5,878,403

DeFrancesco, et al.

5,924,082

Silverman, et al.

5,940,811

Norris

FOREIGN PATENTS

Country

Patent No.

Inventor

NONE

OTHER DOCUMENTS

1. How to Find a Loan, Get Credit or Any Other Kind of Financing Now Up On World Wide Web Site, Computergram International, August 17, 1995, ISSN: 0268-716X

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: June 13, 2003

By:

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**FORM PTO-1449 TO BE FILED WITH
INFORMATION DISCLOSURE STATEMENT**

U.S. Department of Commerce
Patent and Trademark Office

Atty. Docket No. BLO1134-009B

Serial No. 09/323,715

INFORMATION
DISCLOSURE STATEMENT
BY APPLICANT

Gordon Cotter Cunningham
Applicant

June 1, 1999

Filing Date

2164

Group Art Unit

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class/ Sub-class
	5,878,403	03/02/99	DeFrancesco, et al.	
	5,924,082	07/13/99	Silverman, et al.	
	5,940,811	08/17/99	Norris	

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FOREIGN PATENT DOCUMENTS

Document Number	Date	Country	Class/ Sub-class	Translation Yes No
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NONE

OTHER DOCUMENTS

1. "How to Find a Loan, Get Credit or Any Other Kind of Financing Now Up On World Wide Web Site", Computergram International, August 17, 1995, ISSN: 0268-716X

EXAMINER

Date Considered

Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.

Applicant respectfully requests that the documents cited herein be made of record in the normal manner that such documents appear on the printed patent as being considered and made of record.

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DIALOG(R) File 275:Gale Group Computer DB(TM)
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01822247 SUPPLIER NUMBER: 17186577 (THIS IS THE FULL TEXT)
HOW TO FIND A LOAN, GET CREDIT OR ANY OTHER KIND OF FINANCING NOW UP ON
WORLD WIDE WEB SITE.
Computergram International, pCGN08170019
August 17, 1995
ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 250 LINE COUNT: 00023

TEXT:

Duncan Resource Group Inc has introduced an information-based service on the Internet aimed at helping corporations to find the best financing available, reports American Banker. The Duncan Group, based in Cambridge, Massachusetts, has a World Wide Web site called Corporate Finance Network that companies can use to shop for the best credit lines on offer from banks, investment banks or other financial concerns. There are currently more than 50 banks and other sources of funding that have Web sites within Corporate Finance Network, including Wells Fargo & Co, Bank of Boston Corp, and Citicorp. Tim Duncan, president of the company, said businesses can use the service to find information more efficiently than through the usual means - telephone, personal contacts, or advertising. "Our focus is entirely on business-to-business financing," he told the financial periodical. "We are trying to make a fairly inexpensive mechanism for banks to be found by potential business clients." However, he noted that the Internet still requires a degree of technical acumen. The company said that the automated search tools it is developing will find the finance source that best matches the user's criteria. Within six months, the service will offer on-line business loan applications for up to \$100,000, he said. "You might look at it as a giant financial electronic trade show for businesses." As a source of financial information, he said the current state of the World Wide Web is a "wild and woolly place".

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